

[First Last Name]

[City, State] | [email@example.com] | [(555) 555-5555] | [LinkedIn URL]

PROFESSIONAL SUMMARY

Detail-oriented [Loan Officer] with [X]+ years of experience originating and processing residential and/or commercial loans, from application through closing. Proven ability to analyze borrower creditworthiness, structure loans within [regulatory and risk guidelines], and maintain strong referral relationships with realtors and financial partners. Adept at using [LOS platforms, credit analysis tools, and CRM systems] to drive pipeline efficiency and deliver a high-quality client experience.

PROFESSIONAL EXPERIENCE

[Senior Loan Officer] | [ABC Mortgage Solutions]

[MM/YYYY] – Present

[City, State]

- Originates and manages a pipeline of [X–Y] active residential mortgage applications monthly, maintaining an average close rate of [Z]% while adhering to [company] credit and compliance standards.
- Analyzes borrower income, assets, credit reports, and collateral using [LOS system, e.g., Encompass] and [credit analysis tools] to structure conventional, FHA, and VA loans that align with risk and underwriting guidelines.
- Builds and maintains referral partnerships with [realtors, builders, and financial advisors], contributing to a [X]% year-over-year increase in funded volume and consistently achieving or exceeding monthly production targets.

[Loan Officer] | [Community Bank & Trust]

[MM/YYYY] – [MM/YYYY]

[City, State]

- Guided borrowers through the end-to-end loan process, from initial consultation and prequalification through underwriting, approval, and closing, ensuring clear communication of rates, terms, and documentation requirements.
- Reviewed and verified financial documentation (pay stubs, W-2s, tax returns, bank statements) to determine debt-to-income ratios and loan eligibility in accordance with [bank policies, Fannie Mae/Freddie Mac guidelines, and federal regulations].
- Collaborated with underwriting, processing, and closing teams within [LOS/CRM platforms] to resolve conditions, reduce turnaround times, and maintain a consistent customer satisfaction rating of [X]/10 based on post-closing surveys.

EDUCATION

[Bachelor of Science in Finance] | [State University Name]

[MM/YYYY] – [MM/YYYY]

[City, State]

- Relevant coursework: [Credit Analysis], [Risk Management], [Consumer Banking], [Financial Markets & Institutions].

[Mortgage Loan Originator (MLO) License] | [NMLS #XXXXXX]

[MM/YYYY] – Present

[State(s) Licensed]

- Completed required [SAFE Act] pre-licensing education and ongoing continuing education in mortgage regulations and compliance.

SKILLS

Technical & Domain

- [Loan origination & structuring (conventional, FHA, VA, jumbo)]
- [Loan Origination Systems (e.g., Encompass, Calyx Point, BytePro)]
- [Credit analysis, income calculation, DTI/LTV assessment]
- [Regulatory compliance (TILA, RESPA, ECOA, HMDA)]

Analytical & Process

- [Risk assessment & documentation review]

- [Pipeline management & forecasting]
- [Data entry accuracy and file audit readiness]

Interpersonal & Sales

- [Client relationship management & consultative selling]
- [Cross-functional collaboration with underwriting/processing]
- [Negotiation, objection handling, and closing skills]
- [Clear communication of complex financial information]

PROJECTS & ACHIEVEMENTS

[First-Time Homebuyer Outreach Initiative]

- Developed and delivered a series of [educational workshops/webinars] for first-time homebuyers, increasing inbound prequalification applications from this segment by [X]% over [Y] months.

[Loan Process Efficiency Improvement]

- Partnered with processing and underwriting teams to streamline document collection and condition clearing within the [LOS platform], reducing average file turnaround time from application to clear-to-close by [X] days.